**MiFID II product governance / Retail investors, professional investors and ECPs –**Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes, has led to the conclusion that: (i) the target market for the Notes is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, MiFID II) MiFID II; (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the determination of the appropriate channels for distribution of the Notes to retail clients has been made and is available on the website http://regulatory.sgmarkets.com/#/mifid2/emt, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Notes (a distributor) should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable.

**UK MiFIR product governance / Professional investors and ECPs only target market** – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes, has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (**COBS**), and professional clients, as defined in point 8 of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**UK MiFIR**); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a **distributor**) should take into consideration the manufacturer's target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the **UK MiFIR Product Governance Rules**) is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

**APPLICABLE FINAL TERMS**

**Dated 16/10/2026**

**PROHIBITION OF SALES TO UK RETAIL INVESTORS - The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom (UK). For these purposes, a retail investor means a person who is is either one (or both) of the following: (i) not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (EUWA); or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024. Consequently, no disclosure document required by the FCA Product Disclosure Sourcebook (DISC) for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.**

## SG Issuer

**Legal entity identifier (LEI) : 549300QNMDBVTHX8H127**

## Issue of up to EUR 30 000 000 Notes due 17/12/2029 unconditionally and irrevocably guaranteed by Société Générale under the Debt Instruments Issuance Programme

## PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth under the heading "*General Terms and Conditions of the English Law Notes*" in the Base Prospectus dated 15 May 2026, which constitutes a base prospectus for the purposes of Regulation (EU) 2017/1129, as amended (the **Prospectus Regulation**) . This document constitutes the Final Terms of the Notes described herein for the purposes of Article 8(4) of the Prospectus Regulation and must be read in conjunction with the Base Prospectus and the supplement(s) to such Base Prospectus dated 21 July 2026, 18 August 2026 and 29 september 2026 and any supplement published prior to the Issue Date (as defined below) (the **Supplement(s)**); provided, however, that to the extent such Supplement (i) is published after these Final Terms have been signed or issued and (ii) provides for any change to the Conditions as set out under the heading "*General Terms and Conditions of the English Law Notes*" , such change shall have no effect with respect to the Conditions of the Notes to which these Final Terms relate. Full information on the Issuer, the Guarantor and the offer of the Notes is only available on the basis of the combination of these Final Terms, the Base Prospectus and any Supplement(s). Prior to acquiring an Interest in the Notes described herein, prospective investors should read and understand the information provided in these Final Terms, the Base Prospectus and any Supplement(s) and be aware of the restrictions applicable to the offer and sale of such Notes in the United States or to, or for the account or benefit of, persons that are not Permitted Transferees. A summary of the issue of the Notes is

annexed to these Final Terms. Copies of the Base Prospectus, any Supplement(s) and these Final Terms are available ,in the case of Notes admitted to trading on the Regulated Market or on Euro MTF of the Luxembourg Stock Exchange, on the website of the Luxembourg Stock Exchange (www.luxse.com) and in the case of Non-Exempt Offers, on the website of the Issuer (http://prospectus.socgen.com).

| | | | |
|---|---|---|---|
| **1.** | **(i)** | **Series Number:** | 386768EN/26.12 |
| | **(ii)** | **Tranche Number:** | 1 |
| | **(iii)** | **Date on which the Notes become fungible:** | Not Applicable |
| **2.** | | **Specified Currency:** | EUR |
| **3.** | | **Aggregate Nominal Amount:** | |
| | **(i)** | **- Tranche:** | up to EUR 30 000 000 |
| | **(ii)** | **- Series:** | up to EUR 30 000 000 |
| **4.** | | **Issue Price:** | 100 % of the Aggregate Nominal Amount |
| **5.** | | **Specified Denomination(s):** | EUR 1 000 |
| **6.** | **(i)** | **Issue Date: (DD/MM/YYYY)** | 17/12/2026 |
| | **(ii)** | **Interest Commencement Date:** | Issue Date |
| **7.** | | **Maturity Date: (DD/MM/YYYY)** | 17/12/2029 |
| **8.** | | **Governing law:** | English law |
| **9.** | **(i)** | **Status of the Notes:** | Unsecured |
| | **(ii)** | **Date of corporate authorisation obtained for the issuance of Notes:** | Not Applicable |
| | **(iii)** | **Type of Structured Notes:** | Inflation Linked Notes<br>The provisions of the following Additional Terms and Conditions apply:<br>Additional Terms and Conditions for Inflation Linked Notes |
| | **(iv)** | **Reference of the Product:** | 3.9.1 with Option 0 applicable, as described in the Additional Terms and Conditions relating to Formulae. |
| **10.** | | **Interest Basis:** | See section "PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE" below. |
| **11.** | | **Redemption/Payment Basis:** | See section "PROVISIONS RELATING TO REDEMPTION" below. |
| **12.** | | **Issuer's/Noteholders' redemption option:** | See section "PROVISIONS RELATING TO REDEMPTION" below. |

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

| | | | |
|---|---|---|---|
| **13.** | | **Fixed Rate Note Provisions:** | Applicable as per Condition 4.1 of the *General Terms and Conditions* |
| | **(i)** | **Rate(s) of Interest:** | 5% payable in arrear. |
| | **(ii)** | **Specified Period(s) / Interest Payment Date(s): (DD/MM/YYYY)** | 17/12/2027 |

| | | |
|---|---|---|
| **(iii)** | **Business Day Convention:** | Following Business Day Convention (unadjusted) |
| **(iv)** | **Fixed Coupon Amount:** | Unless previously redeemed, on the Interest Payment Date, the Issuer shall pay to the Noteholders, for each Note, an amount determined by the Calculation Agent as follows:<br>Rate of Interest x Specified Denomination |
| **(v)** | **Day Count Fraction:** | Not Applicable |
| **(vi)** | **Broken Amount(s):** | In case of a long or short Interest Period (with regard to paragraph 13(ii) "Specified Period(s)/Interest Payment Date(s)" above), the amount of Interest will be calculated in accordance with the formula specified in paragraph 13(iv) "Fixed Coupon Amount" above. |
| **(vii)** | **Determination Date(s):** | Not Applicable |
| **14.** | **Floating Rate Note Provisions:** | Not Applicable |
| **15.** | **Structured Interest Note Provisions:** | Applicable as per Condition 4.3 of the General Terms and Conditions |
| **(i)** | **Structured Interest Amount(s):** | Unless previously redeemed, on each Interest Payment Date(i) (i from 1 to 2), the Issuer shall pay to the Noteholders, for each Note, an amount determined by the Calculation Agent as follows:<br>Structured Interest Amount(i) = Specified Denomination x (Max(0% ; Min(5% ; 120% x RestrikePerformance(i))))<br>Definitions relating to the Structured Interest Amount are set out in paragraph 25(ii) "Definitions relating to the Product". |
| **(ii)** | **Specified Period(s)/Interest Payment Date(s): (DD/MM/YYYY)** | Interest Payment Date(i) (i from 1 to 2): 17/12/2028; 17/12/2029 |
| **(iii)** | **Business Day Convention:** | Following Business Day Convention (unadjusted) |
| **(iv)** | **Day Count Fraction:** | Not Applicable |
| **(v)** | **Business Centre(s):** | Not Applicable |
| **16.** | **Zero Coupon Note Provisions:** | Not Applicable |

**PROVISIONS RELATING TO REDEMPTION**

| | | |
|---|---|---|
| **17.** | **Redemption at the option of the Issuer:** | Not Applicable |
| **18.** | **Redemption at the option of the Noteholders:** | Not Applicable |
| **19.** | **Automatic Early Redemption:** | Not Applicable |
| **20.** | **Final Redemption Amount:** | Unless previously redeemed, the Issuer shall redeem the Notes on the Maturity Date, in accordance with the following provisions in respect of each Note:<br>Final Redemption Amount = Specified Denomination x 100% |

Definitions relating to the Final Redemption Amount are set out in paragraph 25(ii) "Definitions relating to the Product".

**21. Physical Delivery Provisions:** Not Applicable

**22. Trigger redemption at the option of the Issuer:** Not Applicable

**23. (i) Redemption in respect of Non Eligible Notes: Redemption for Tax Event, Special Tax Event, Regulatory Event, Force Majeure Event, Administrator Benchmark Event or Event of Default :** Early Redemption or Monetisation until the Maturity Date

Early Redemption Amount : Market Value

**(ii) Redemption in respect of Eligible Notes: Redemption for Tax Event, Special Tax Event, MREL Disqualification Event; Amounts Due in case of Bail-In of Eligible Notes** Not Applicable

**PROVISIONS APPLICABLE TO THE UNDERLYING(S) IF ANY**

**24. (i) Underlying(s):** The following Inflation Index as defined below:

| Inflation Index Name | Bloomberg Ticker | Index Sponsor | Reference Period |
|---|---|---|---|
| Eurostat Eurozone HICP Ex Tobacco Unrevised Series NSA | CPTFEMU | Eurostat | For each Valuation Date (i) (i from 0 to 2), the month of September of the same year. |

**(ii) Information relating to the past and future performances of the Underlying(s) and volatility:** The information relating to the past and future performances of the Underlying(s) and volatility are available on the source specified in the table above.

**(iii) Provisions relating, amongst others, to the Market Disruption Event(s) and/or Extraordinary Event(s) and/or any additional disruption event(s) as described in the relevant Additional Terms and Conditions:** The provisions of the following Additional Terms and Conditions apply :

Additional Terms and Conditions for Inflation Linked Notes

**(iv) Credit Linked Notes Provisions:** Not Applicable

**(v) Bond Linked Notes Provisions:** Not Applicable

**DEFINITIONS APPLICABLE TO INTEREST (IF ANY), REDEMPTION AND THE UNDERLYING(S) IF ANY**

**25. (i) Definitions relating to date(s):** Applicable

**Valuation Date(0):** 01/12/2027

**Valuation Date(i): (i from 1 to 2)** 01/12/2028; 01/12/2029

**(ii) Definitions relating to the Product:** Applicable, subject to the provisions of Condition 4 of the Additional Terms and Conditions relating to Formulae

**S(i) (i from 0 to 2)** means in respect of the Reference Period relating to the Valuation Date(i), the Closing Price of the Underlying.

| | |
|---|---|
| **RestrikePerformance(i) (i from 1 to 2)** | means (S(i) / S(i-1)) -100%. |

**PROVISIONS RELATING TO SECURED NOTES**

| | | |
|---|---|---|
| **26.** | **Secured Notes Provisions:** | Not Applicable |

**GENERAL PROVISIONS APPLICABLE TO THE NOTES**

| | | |
|---|---|---|
| **27.** | **Provisions applicable to payment date(s):** | |
| | **- Payment Business Day:** | Following Payment Business Day |
| | **- Financial Centre(s):** | Not Applicable |
| **28.** | **Form of the Notes:** | |
| | **(i) Form:** | Non-US Registered Global Note registered in the name of a nominee for a common depositary for Euroclear and Clearstream |
| | **(ii) New Global Note (NGN – bearer notes) / New Safekeeping Structure (NSS – registered notes):** | No |
| **29.** | **Redenomination:** | Not Applicable |
| **30.** | **Consolidation:** | Applicable as per Condition 14.2 of the *General Terms and Conditions* |
| **31.** | **Partly Paid Notes Provisions:** | Not Applicable |
| **32.** | **Instalment Notes Provisions:** | Not Applicable |
| **33.** | **Masse:** | Not Applicable |
| **34.** | **Dual Currency Note Provisions:** | Not Applicable |
| **35.** | **Additional Amount Provisions for Italian Certificates:** | Not Applicable |
| **36.** | **Interest Amount and/or the Redemption Amount switch at the option of the Issuer:** | Not Applicable |
| **37.** | **Portfolio Linked Notes Provisions:** | Not Applicable |

**THIRD PARTY INFORMATION**

Information or summaries of information included herein with respect to the Underlying(s) have been extracted from general databases released publicly or by any other available information.

Each of the Issuer and the Guarantor confirms that such information has been accurately reproduced and that, so far as it is aware and is able to ascertain from information published, no facts have been omitted which would render the reproduced information inaccurate or misleading.

## PART B – OTHER INFORMATION

**1. LISTING AND ADMISSION TO TRADING**

| | | |
|---|---|---|
| **(i)** | **Listing:** | Application will be made for the Notes to be listed on the official list of the Luxembourg Stock Exchange. |
| **(ii)** | **Admission to trading:** | Application will be made for the Notes to be admitted to trading on the Euro MTF of the Luxembourg Stock Exchange with effect from or as soon as practicable after the Issue Date.<br><br>**There can be no assurance that the listing and trading of the Notes will be approved with effect on the Issue Date or at all.** |
| **(iii)** | **Estimate of total expenses related to admission to trading:** | Not Applicable |
| **(iv)** | **Information required for Notes to be listed on SIX Swiss Exchange:** | Not Applicable |

**2. RATINGS**

The Notes to be issued have not been rated.

**3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER**

Save for fees, if any, payable to the Dealer, and so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer.
The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

Société Générale will ensure the roles of provider of hedging instruments to the Issuer of the Notes and Calculation Agent of the Notes.
The possibility of conflicts of interest between the different roles of Société Générale on one hand, and between those of Société Générale in these roles and those of the Noteholders on the other hand cannot be excluded.
Furthermore, given the banking activities of Société Générale, conflicts may arise between the interests of Société Générale acting in these capacities (including business relationship with the issuers of the financial instruments being underlyings of the Notes or possession of non public information in relation with them) and those of the Noteholders. Finally, the activities of Société Générale on the underlying financial instrument(s), on its proprietary account or on behalf of its customers, or the establishment of hedging transactions, may also have an impact on the price of these instruments and their liquidity, and thus may be in conflict with the interests of the Noteholders.

**4. REASONS FOR THE OFFER AND USE OF PROCEEDS**

| | | |
|---|---|---|
| **(i)** | **Reasons for the offer and use of proceeds:** | The net proceeds from each issue of Notes will be applied for the general financing purposes of the Société Générale Group, which include making a profit. |
| **(ii)** | **Estimated net proceeds:** | Not Applicable |
| **(iii)** | **Estimated total expenses:** | Not Applicable |

**5. INDICATION OF YIELD (*Fixed Rate Notes only*)**

Not Applicable

**6. HISTORIC INTEREST RATES** (*Floating Rate Notes only*)

Not Applicable

**7. PERFORMANCE AND EFFECT ON VALUE OF INVESTMENT**

**(i) PERFORMANCE OF FORMULA, EXPLANATION OF EFFECT ON VALUE OF INVESTMENT** (*Structured Notes only*)

The value of the Notes, the payment of a coupon amount on a relevant interest payment date to a Noteholder will depend on the performance of the underlying asset(s), on the relevant valuation date(s).

The value of the Notes is linked to an inflation index.

During the lifetime of the Notes, the market value of these Notes may be lower than the invested capital. Furthermore, an insolvency of the Issuer and/or the Guarantor may cause a total loss of the invested capital. The attention of the investors is drawn to the fact that they could sustain an entire or a partial loss of their investment.

**(ii) PERFORMANCE OF RATES OF EXCHANGE AND EXPLANATION OF EFFECT ON VALUE OF INVESTMENT** *(Dual Currency Notes only)*

Not Applicable

## 8. OPERATIONAL INFORMATION

| | | |
|---|---|---|
| **(i)** | **Security identification code(s):** | |
| | **- ISIN Code:** | XS3505976970 |
| | **- Common Code:** | 350597697 |
| **(ii)** | **Clearing System(s):** | Euroclear Bank S.A/N.V. (**Euroclear**) / Clearstream Banking *société anonyme* (**Clearstream**) |
| **(iii)** | **Delivery of the Notes:** | Delivery against payment |
| **(iv)** | **Calculation Agent:** | Société Générale<br>Tour Société Générale 17 Cours Valmy 92987 Paris La Défense Cedex France |
| **(v)** | **Paying Agent(s):** | Société Générale Luxembourg SA<br>11, avenue Emile Reuter<br>L- 2420 Luxembourg<br>Luxembourg |
| **(vi)** | **Eurosystem eligibility of the Notes:** | No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper). Note that this does not necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intraday credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met. |

## 9. DISTRIBUTION

| | | |
|---|---|---|
| **(i)** | **Method of distribution:** | Non-syndicated |
| | **- Dealer(s):** | Société Générale<br>Tour Société Générale<br>17, Cours Valmy<br>92987 Paris la Défense Cedex<br>France |
| **(ii)** | **Total commission and concession:** | Société Générale shall pay to its relevant distributor(s), a remuneration of up to 0.80% per annum (calculated on the basis of the maximum term of the Notes) of the Nominal Amount of Notes effectively placed by such distributor(s). |
| **(iii)** | **TEFRA Rules:** | Not Applicable |
| **(iv)** | **Non-exempt Offer Consent of the Issuer to use the Base Prospectus during the Offer Period:** | A Non-exempt offer of the Notes may be made by the Dealer and any **Initial Authorised Offeror** below mentioned, any **Additional Authorised Offeror**, the name and address of whom will be published on the website of the Issuer (http://prospectus.socgen.com) in the Non-exempt Offer |

| | | |
|---|---|---|
| | | jurisdiction(s) (**Non-exempt Offer Jurisdiction(s)**) during the offer period (**Offer Period**) as specified in the paragraph "Terms and Conditions of the Offer" below. |
| | **- Individual Consent / Name(s) and address(es) of any Initial Authorised Offeror:** | Applicable<br><br>NOVO BANCO SA,<br>Campus do Novobanco, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo |
| | **- General Consent/ Other conditions to consent:** | Not Applicable |
| **(v)** | **U.S. federal income tax considerations:** | The Notes are not Specified Notes for purposes of Section 871(m) Regulations. |
| **(vi)** | **- Prohibition of Sales to EEA Retail Investors:** | Not Applicable |
| **(vii)** | **- Prohibition of Sales to UK Retail Investors:** | Applicable |
| **(viii)** | **Prohibition of Sales to Swiss Retail Investors:** | Not Applicable |

**10. TERMS AND CONDITIONS OF THE OFFER**

| | |
|---|---|
| **- Non-Exempt Offer Jurisdiction(s):** | Portugal |
| **- Offer Period:** | From 20/10/2026 to 14/12/2026 |
| **- Offer Price:** | The Notes will be offered at the Issue Price. |
| **- Conditions to which the offer is subject:** | Offers of the Notes are conditional on their issue and, on any additional conditions set out in the standard terms of business of the financial intermediaries, notified to investors by such relevant financial intermediaries.<br>The Issuer reserves the right to close the Offer Period prior to its stated expiry for any reason. The Issuer reserves the right to withdraw the offer and cancel the issuance of the Notes for any reason at any time on or prior to the Issue Date.<br>For the avoidance of doubt, if any application has been made by a potential investor and the Issuer exercises such right, no potential investor shall be entitled to subscribe or otherwise acquire the Notes.<br>In each case, a notice to the investors on the early termination or the withdrawal, as applicable, will be published on the website of the Issuer (http://prospectus.socgen.com). |
| **- Description of the application process:** | The distribution activity will be carried out in accordance with the financial intermediary's usual procedures. Prospective investors will not be required to enter into any contractual arrangements directly with the Issuer in relation to the subscription of the Notes. |
| **- Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants:** | Not Applicable |
| **- Details of the minimum and/or maximum amount of application:** | Minimum amount of application : EUR 1 000 (i.e. 1 Note) |
| **- Details of the method and time limits for paying up and delivering the Notes:** | The Notes will be issued on the Issue Date against payment to the Issuer of the net subscription moneys. However, the settlement and delivery of the Notes will be executed through the Dealer mentioned above. Investors will be notified by the relevant financial intermediary of their allocations of Notes and the settlement arrangements in respect thereof. |
| **- Manner and date in which results of the offer are to be made public:** | Publication on the website of the Issuer (http://prospectus.socgen.com) and in a daily newspaper of general circulation in the relevant place(s) of listing and/or public offer at the end of the subscription period if required by local regulation. |

| | |
|---|---|
| **- Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:** | Not Applicable |
| **- Whether tranche(s) has/have been reserved for certain countries:** | Not Applicable |
| **- Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made:** | Not Applicable |
| **- Amount of any expenses and taxes specifically charged to the subscriber or purchaser:** | Taxes charged in connection with the subscription, transfer, purchase or holding of the Notes must be paid by the Noteholders and neither the Issuer nor the Guarantor shall have any obligation in relation thereto; in that respect, Noteholders shall consult professional tax advisers to determine the tax regime applicable to their own situation.<br><br>Punctual costs (entry costs), recurrent costs and potential anticipated exit penalties may have an impact on the return the investor may obtain from his investment. |

## 11. ADDITIONAL INFORMATION

| | |
|---|---|
| **- Minimum investment in the Notes:** | EUR 1 000 (i.e. 1 Note) |
| **- Minimum trading:** | EUR 1 000 (i.e. 1 Note) |

## 12. PUBLIC OFFERS IN SWITZERLAND

Not Applicable

## 13. EU BENCHMARKS REGULATION

**Benchmark:**

Applicable
Amounts payable under the Notes will be calculated by reference to the relevant Benchmark which is provided by the relevant Administrator, as specified in the table below.
As at the date of these Final Terms, the relevant Administrator appears/does not appear, as the case may be, on the register of administrators and benchmarks (the **ESMA Register**) established and maintained by the European Securities and Markets Authority pursuant to Article 36 of the Benchmarks Regulation (Regulation (EU) 2016/1011), as amended (the **EU Benchmarks Regulation**), as specified in the table below.
If “Does not appear" is specified in the table below, it means that, as far as the Issuer is aware, either the relevant benchmark does not fall within the scope, or is exempted, of the current EU Benchmarks Regulation, such that the relevant Administrator is not required to be included in the ESMA register as authorised or registered administrator or, if located outside the European Union, to obtain an equivalence decision, a recognition or a benchmark endorsement, provided that such relevant Administrator has submitted an application for authorisation, registration, recognition or endorsement (as applicable) and unless and until such application has failed or been refused.

| Benchmark | Administrator | ESMA Register |
|---|---|---|
| Eurostat Eurozone HICP Ex Tobacco Unrevised Series NSA | Eurostat | Does not appear and non-exempted |

## ISSUE SPECIFIC SUMMARY

### SECTION A – INTRODUCTION INCLUDING WARNINGS

**ISIN code:** XS3505976970

**Issuer : SG Issuer**
Domicile: 10, Porte de France, L-4360 Esch-sur-Alzette, Luxembourg
Telephone number : + 352 27 85 44 40
*Legal entity identifier* (LEI) : 549300QNMDBVTHX8H127

**Offeror and/or entity requesting the admission to trading :**
Société Générale
Tour Société Générale - 17 Cours Valmy
92987 Paris La Défense Cedex, France
Domicile : 29, boulevard Haussmann, 75009 Paris, France.
*Legal entity identifier (LEI) :* O2RNE8IBXP4R0TD8PU41

**Identity and contact details of the competent authority approving the prospectus:**
Approved by the Commission de Surveillance du Secteur Financier (CSSF)
283, route d'Arlon L-2991, Luxembourg
Telephone number: (352) 26 25 11
E-Mail : direction@cssf.lu

**Date of approval of the prospectus:** 15/05/2026

**WARNINGS**

This summary must be read as an introduction to the base prospectus (the **Base Prospectus**).
Any decision to invest in the Notes (the **Notes**) should be based on a consideration of the Base Prospectus as a whole by the investor.

Where a claim relating to the information contained in the Base Prospectus and the applicable Final Terms is brought before a court, the plaintiff investor might, under the national legislation of the Member States, have to bear the costs of translating the Base Prospectus before the legal proceedings are initiated.
Civil liability attaches only to those persons who have tabled this summary, including any translation thereof, but only if the summary is misleading, inaccurate or inconsistent when read together with the other parts of the Base Prospectus or it does not provide, when read together with the other parts of the Base Prospectus, key information in order to aid investors when considering whether to invest in the Notes.
**You are about to buy a product which is not simple and which may be difficult to understand.**

### SECTION B – KEY INFORMATION ON THE ISSUER

**WHO IS THE ISSUER OF THE SECURITIES?**

**Issuer : SG Issuer** (or the **Issuer**)
Domicile: 10, Porte de France, L-4360 Esch-sur-Alzette,
Legal form: Public limited liability company (*société anonyme*).
*Legal entity identifier* (LEI) : 549300QNMDBVTHX8H127
Legislation under which the Issuer operates: Luxembourg law.
Country of incorporation: Luxembourg.

**Statutory auditors : PriceWaterhouseCoopers**
The principal activity of SG Issuer is raising finance by the issuance of warrants as well as debt securities designed to be placed to institutional customers or retail customers through the distributors associated with Société Générale. The financing obtained through the issuance of such debt securities is then lent to Société Générale and to other members of the Group.
Shares of SG Issuer are held at 99.8 per cent. by Societe Generale Luxembourg and at 0.2 per cent. by Societe Generale. It is a fully consolidated company.
In accordance with it bylaws, the Issuer is managed by an Executive Board.
The members of the board of directors are Yves Cacclin, Thierry Bodson, François Caralp, Olivier Pelsser, Simon-Pierre Silga, Laurent Simonet and Samuel Worobel (individually a "**Director**" and collectively the **Board of Directors**).
Yves Cacclin, Thierry Bodson, François Caralp, Olivier Pelsser, Simon-Pierre Silga, Laurent Simonet and Samuel Worobel hold full-time management positions within the Societe Generale group.

**WHAT IS THE KEY FINANCIAL INFORMATION REGARDING THE ISSUER?**

**Income statement**

| (in K€) | 31 December 2025 (audited) | 31 December 2024 (audited) |
|---|---|---|
| **Operating profit/loss** | 25 | 234 |

**Balance sheet**

| *(in K€)* | *31 December 2025 (audited)* | *31 December 2024 (audited)* |
|---|---|---|
| ***Net financial debt (long term debt plus short term debt minus cash) ****** | *-5 941* | *-15 575* |
| ***Current ratio (current assets/current liabilities)*** | *N/A* | *N/A* |
| ***Debt to equity ratio (total liabilities/total shareholder equity)*** | *N/A* | *N/A* |
| ***Interest cover ratio (operating income/interest expense)*** | *N/A* | *N/A* |

**the Net financial debt is calculated on the basis of the following elements :*

| Net financial debt | 31/12/2025 | 31/12/2024 |
|---|---|---|
| Convertible Bond into Share (1) | 48 000 | 48 000 |
| Cash and cash equivalents (2) | -53 941 | -63 575 |
| Total | -5 941 | -15 575 |

(1) classified within the line Financial liabilities at amortized cost, see note 4.3 in the 2025 financial statements and in the 2025 condensed interim financial statements

(2) classified in the Balance Sheet.

**Cash flow**

| (in K€) | 31 December 2025 (audited) | 31 December 2024 (audited) |
|---|---|---|
| **Net cash flows from operating activities** | 17 671 | 55 941 |
| **Net cash flows used in financing activities** | 27 305 | 34 376 |
| **Net cash flows from investing activities** | 0 | 0 |

**WHAT ARE THE KEY RISKS THAT ARE SPECIFIC TO THE ISSUER?**

In the event of default or bankruptcy of the Issuer, the investor has recourse only against Société Générale and there is a risk of total or partial loss of the amount invested or conversion into securities (equity or debt) or postponement of maturity, in the event of bail-in affecting the Issuer's securities or Société Générale's structured Notes, without any guarantee or compensation.

**SECTION C. KEY INFORMATION ON THE SECURITIES**

**WHAT ARE THE MAIN FEATURES OF THE SECURITIES?**

**ISIN Code :** XS3505976970 **Number of Notes :** up to 30 000

| | | | |
|---|---|---|---|
| **Product Currency** | EUR | **Settlement Currency** | EUR |
| **Listing** | Euro MTF Luxembourg | **Nominal Value** | EUR 1,000 per note |
| **Minimum Investment** | EUR 1,000 | **Issue Price** | 100% of the Nominal Value |
| **Maturity Date** | 17/12/2029 | **Minimum Reimbursement** | 100% of the Nominal Value at maturity only |
| **Fixed Coupon** | 5.00% | **Variable Coupon Floor** | 0.00% |
| **Variable Coupon** | Performance of the Reference Underlying, multiplied by the Participation | **Variable Coupon Cap** | 5.00% |
| **Participation** | 120% | | |

| Reference Underlying | Bloomberg Code | Index Sponsor |
|---|---|---|
| Eurostat Eurozone HICP Ex Tobacco Unrevised Series NSA | CPTFEMU Index | EUROSTAT |

This product is an unsecured debt instrument governed by English law.

This product is designed to pay a Fixed Coupon and then a Variable Coupon on a periodic basis depending on the performance of the Reference Underlying. By investing in this product, your capital is fully protected at maturity only.
Fixed Coupon:
At Fixed Coupon Payment Date, you will receive the Fixed Coupon.
Variable Coupon:
On each Variable Coupon Observation Date, we observe the Variable Coupon payable on the corresponding Variable Coupon Payment Date.
This amount is subject to a minimum of the Variable Coupon Floor and a maximum of the Variable Coupon Cap.
Final Redemption:
On the Maturity Date, you will receive 100% of the Nominal Value.
Additional Information:
- On each Variable Coupon Observation Date, the Performance of the Reference Underlying corresponds to the observed value in September of the same year divided by the value observed in September of the last year, minus 100%.
- Coupons are expressed as a percentage of the Nominal Value
- Extraordinary events may lead to changes to the product's terms or the early termination of the product and could result in losses on your investment.
- The product is available through a public offering during the applicable offering period in the following jurisdiction(s): Portugal

| | |
|---|---|
| **Issue Date** | 17/12/2026 |
| **Maturity Date** | 17/12/2029 |
| **Fixed Coupon Payment Date** | 17/12/2027 |
| **Variable Coupon Observation Dates** | 01/12/2028; 01/12/2029 |
| **Variable Coupon Payment Dates** | 18/12/2028; 17/12/2029 |

**Waiver of Set-off rights**
The Noteholders waive any right of set-off, compensation and retention in relation to the Notes, to the extent permitted by law.

**Submission to jurisdiction:**
The Issuer accepts the competence of the courts of England in relation to any dispute against the Issuer, but accepts that such Noteholders may bring their action before any other competent court.

## Ranking:

The Notes will be direct, unconditional, unsecured and unsubordinated obligations of the Issuer and will rank at least *pari passu* with all other outstanding direct, unconditional, unsecured and unsubordinated obligations of the Issuer, present and future.

The Noteholder acknowledge that in case of resolutions pursuant to Directive 2014/59/UE in relation to the Issuer's liabilities or the non subordinated, senior preferred, structured and LMEE ratio eligible liabilities of Société Générale, the Notes may be subject to the reduction of all, or a portion, of the amounts due, on a permanent basis, a conversion of all, or a portion, of the amounts due into shares or other securities of the Issuer or the Guarantor or another person; cancellation; and/or the amendment on maturity of the Notes or amendment on the calendar or the amount of the interests.

**RESTRICTIONS ON THE FREE TRANSFERABILITY OF THE SECURITIES :**

Not Applicable. There is no restriction on the free transferability of the Notes, subject to selling and transfer restrictions which may apply in certain jurisdictions including restrictions applicable to the offer and sale to, or for the account or benefit of, persons other than Permitted Transferees.

A Permitted Transferee means any person who (i) is not a U.S. person as defined pursuant to Regulation S; (ii) is not a person who comes within any definition of U.S. person for the purposes of the CEA or any CFTC Rule, guidance or order proposed or issued under the CEA (for the avoidance of doubt, any person who is not a "Non-United States person" defined under CFTC Rule 4.7(a)(1)(iv), but excluding, for purposes of subsection (D) thereof, the exception for any qualified eligible person who is not a "Non-United States person," shall be considered a U.S. person); and (iii) is not a "U.S. Person" for purposes of the final rules implementing the credit risk retention requirements of Section 15G of the U.S. Securities Exchange Act of 1934, as amended (the **U.S. Risk Retention Rules**) (a **Risk Retention U.S. Person**).

**WHERE THE SECURITIES WILL BE TRADED**

**Admission to trading:**
Application will be made for the Notes to be admitted to trading on the Euro MTF of the Luxembourg Stock Exchange.
**There can be no assurance that the listing and trading of the Notes will be approved with effect on the Issue Date or at all.**

**IS THERE A GUARANTEE ATTACHED TO THE SECURITIES?**

***Nature and scope of the guarantee:***

The Notes are unconditionally and irrevocably guaranteed by Société Générale (the **Guarantor**) pursuant to the guarantee governed by French law made as of 15/05/2026 (the **Guarantee**).

The Guarantee obligations constitute a direct, unconditional, unsecured and unsubordinated obligations of the Guarantor ranking as senior preferred obligations, as provided for in Article L. 613-30-3-I-3° of the French Code *"monétaire et financier"* and will rank at least pari passu with all other existing and future direct, unconditional, unsecured senior preferred obligations of the Guarantor, including those in respect of deposits.

Any references to sums or amounts payable by the Issuer which are guaranteed by the Guarantor under the Guarantee shall be to such sums and/or amounts as directly reduced, and/or in the case of conversion into equity, as reduced by the amount of such conversion, and/or otherwise modified from time to time resulting from the application of a bail-in power by any relevant authority pursuant to directive 2014/59/EU of the European Parliament and of the Council of the European Union.

***Description of the Guarantor:***

The Guarantor, Société Générale is the parent company of the Société Générale Group.
Domicile: 29, boulevard Haussmann, 75009 Paris, France.
Legal form: Public limited liability company (société anonyme).
Country of incorporation: France.
Legal entity identifier(LEI) : O2RNE8IBXP4R0TD8PU41

The Guarantor may on a regular basis, as defined in the conditions set by the French Banking and Financial Regulation Committee, engage in all transactions other than those mentioned above, including in particular insurance brokerage.

Generally speaking, the Guarantor may carry out, on its own behalf, on behalf of third parties or jointly, all financial, commercial, industrial, agricultural, personal property or real property, directly or indirectly related to the above-mentioned activities or likely to facilitate the accomplishment of such activities.

***Key financial information on the Guarantor:***

**Income statement**

| (in million EUR) | First Quarter 2026 (audited) | 31/12/2025 (audited) | First Quarter 2025 (audited) | 31/12/2024 (audited) |
|---|---|---|---|---|
| Net interest income (or equivalent) | N/A | 10,069 | N/A | 9,892 |
| Net fee and commission income | N/A | 5,180 | N/A | 6,226 |
| Net impairment loss on financial assets | (355) | (1,477) | (344) | (1,530) |
| Net trading income | N/A | 11,729 | N/A | 10,975 |
| Measure of financial performance used by the issuer in the financial statements such as operating profit | 2,421 | 9,916 | 2,135 | 8,316 |
| Net profit or loss (for consolidated financial statements net profit or loss attributable to equity holders of the parent) | 1,696 | 6,002 | 1,608 | 4,200 |

**Balance sheet**

| (in billion EUR) | First | 31/12/2025 | First | 31/12/2024 | Value as outcome from |
|---|---|---|---|---|---|

| | Quarter 2026 (audited) | (audited) | Quarter 2025 (audited) | (audited) | the most recent supervisory review and evaluation process (SREP) |
|---|---|---|---|---|---|
| Total assets (Total Assets) | 1,627 | 1,547 | 1,554.4 | 1,574.0 | N/A |
| Senior debt (Debt securities issued) | 150.35 | 151.4 | 154.3 | 162.2 | N/A |
| Subordinated debt (Subordinated debts) | 12.84 | 12.6 | 16.1 | 17 | N/A |
| Loans and receivables to customers (Customer loans at amortised cost) | 463.29 | 454.5 | 447.8 | 454.6 | N/A |
| Deposits from customers (Customer deposits) | 538.8 | 525.8 | 521.1 | 531.7 | N/A |
| Total equity (Shareholders' equity, subtotal Equity, Group share) | 71 | 70.1 | 70.6 | 70.3 | N/A |
| Non-performing loans (based on net carrying amount / Loans and receivables) (Doubtful loans) | 14.3 | 14.3 | 14.3 | 14.4 | N/A |
| Common Equity Tier 1 capital (CET1) ratio (or other relevant prudential capital adequacy ratio depending on the issuance) (Common Equity Tier 1 ratio) | 13.5%(1) | 13.5%(1) | 13.4%(1) | 13.3%(1) | 10.26%** |
| Total capital ratio (Total capital ratio) | 18.8%(1) | 18.5%(1) | 19.1%(1) | 18.9%(1) | N/A |
| Leverage ratio calculated under applicable regulatory framework | 4.4%(1) | 4.47%(1) | 4.4%(1) | 4.34%(1) | N/A |

**Taking into account the combined regulatory buffers, the phased-in CET1 ratio level that would trigger the Maximum Distributable Amount (MDA) mechanism would be 10.26% as of 31/03/2026.
(1)Phased-in ratio.

The audit report does not contain any qualification.

***Key risks that are specific to the guarantor :***
*Due to Société Générale's role as guarantor and counterparty to the Issuer's hedging transactions, investors are essentially exposed to Société Générale's credit risk and have no recourse against the Issuer in the event of the Issuer's default.*

**WHAT ARE THE KEY RISKS THAT ARE SPECIFIC TO THE SECURITIES?**

Any sale of the Notes prior to the scheduled maturity date will result in the loss of the full protection of the amount invested**.**

Certain exceptional circumstances may have a negative effect on the liquidity of the product. The investor may not be able to sell the product easily or may have to sell it at a price that results in a total or partial loss of the amount invested.

The market value of the Notes depends on the evolution of market parameters at the time of exit (price level of the Underlying(s), interest rates, volatility and credit spreads) and may therefore result in a risk of total or partial loss on the amount initially invested.

Events unrelated to the Underlying(s) (e.g. change in law, including tax law, force majeure, number of securities in circulation) may lead to early redemption of the Notes and thus to total or partial loss of the amount invested.

Events affecting the Underlying(s) or hedging transactions may lead to adjustments, de-indexation, substitution of the Underlying(s), or early redemption of the Notes and consequently to losses on the amount invested, including in the case of capital protection.

If the currency of the investor's main activities is different from that of the product, the investor is exposed to currency risk, especially in the event of exchange controls, which may reduce the amount invested.

The level of an Inflation Index may lag or otherwise not track the actual level of inflation in the relevant jurisdiction.
The Inflation Index of a geographical area underlying the product may differ from other inflation indices available in the same geographical area or may not correlate perfectly with the rate of inflation observed by investors. The

inflation index used to index an amount due under the Notes may be an Inflation Index for a month which is several months prior to the payment date of such amount and may be significantly different.

**SECTION D - KEY INFORMATION ON THE OFFER OF SECURITIES TO THE PUBLIC AND/OR ADMISSION TO TRADING ON A REGULATED MARKET**

**UNDER WHICH CONDITIONS AND TIMETABLE CAN I INVEST IN THIS SECURITIES?**

**DESCRIPTION OF THE TERMS AND CONDITIONS OF THE OFFER:**

**Non Exempted Offer Jurisdiction(s):** Portugal

**Offer Period:** From 20/10/2026 to 14/12/2026

**Offer Price:** The Notes will be offered at the Issue Price.

**Conditions to which the offer is subject:**
Offers of the Notes are conditional on their issue and, on any additional conditions set out in the standard terms of business of the financial intermediaries, notified to investors by such relevant financial intermediaries.
The Issuer reserves the right to close the Offer Period prior to its stated expiry for any reason. The Issuer reserves the right to withdraw the offer and cancel the issuance of the Notes for any reason at any time on or prior to the Issue Date.
For the avoidance of doubt, if any application has been made by a potential investor and the Issuer exercises such right, no potential investor shall be entitled to subscribe or otherwise acquire the Notes.
In each case, a notice to the investors on the early termination or the withdrawal, as applicable, will be published on the website of the Issuer (http://prospectus.socgen.com).

**Issue Price:** 100 % of the Aggregate Nominal Amount

**Estimate of total expenses related to the issuance or the offer, including estimated expenses charged to the investor by the Issuer or the offeror:**
Punctual costs (entry costs), recurrent costs and potential anticipated exit penalties may have an impact on the return the investor may obtain from his investment.

**Distribution plan:** The product is intended for retail investors and will be offered in Portugal

**WHO IS THE OFFEROR AND/OR THE PERSON ASKING FOR THE ADMISSION TO TRADING ?**

Société Générale as Dealer
Tour Société Générale - 17 Cours Valmy
92987 Paris La Défense Cedex, France
Domicile : 29, boulevard Haussmann, 75009 Paris, France.
Legal form : Public limited liability company (*société anonyme*).
Applicable law : French law.
Country of incorporation : France

**WHY IS THIS PROSPECTUS BEING PRODUCED?**

This prospectus is drawn up for the purposes of the public offer of the Notes.

**Reasons for the offer and use of proceeds:**
The net proceeds from each issue of Notes will be applied for the general financing purposes of the Société Générale Group, which include making a profit.

**Estimated net proceeds:** Not Applicable

**Underwriting**: There is an underwriting agreement on a firm commitment basis with**:** Société Générale

**Interests of the individual and natural persons of the issuance/offer :**

Save for fees, if any, payable to the Dealer, and so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business. Société Générale will ensure the roles of provider of hedging instruments to the Issuer of the Notes and Calculation Agent of the Notes.

The possibility of conflicts of interest between the different roles of Société Générale on one hand, and between those of Société Générale in these roles and those of the Noteholders on the other hand cannot be excluded.
Furthermore, given the banking activities of Société Générale, conflicts may arise between the interests of Société Générale acting in these capacities (including business relationship with the issuers of the financial

instruments being underlyings of the Notes or possession of non public information in relation with them) and those of the Noteholders. Finally, the activities of Société Générale on the underlying financial instrument(s), on its proprietary account or on behalf of its customers, or the establishment of hedging transactions, may also have an impact on the price of these instruments and their liquidity, and thus may be in conflict with the interests of the Noteholders.

**RESUMO ESPECÍFICO DA EMISSÃO**

**SECÇÃO A – INTRODUÇÃO, INCLUINDO ADVERTÊNCIAS**

**Código ISIN:** XS3505976970

**Emitente: SG Issuer**
Domicílio: 10, Porte de France, L-4360 Esch-sur-Alzette, Luxemburgo
Número de telefone: + 352 27 85 44 40
Código de Identificação da pessoa jurídica (LEI): 549300QNMDBVTHX8H127

**Oferente e/ou entidade que solicita a admissão à negociação:**
Société Générale
Tour Société Générale - 17 Cours Valmy
92987 Paris La Défense Cedex, França
Domicílio: 29, boulevard Haussmann, 75009 Paris, França.
Código de Identificação da pessoa jurídica (LEI): O2RNE8IBXP4R0TD8PU41

**Identificação e informações de contacto da autoridade competente que aprovou o Prospeto de Base:**
Aprovado pela Commission de Surveillance du Secteur Financier (CSSF)
283, route d'Arlon L-2991, Luxemburgo
Número de telefone: (352) 26 25 11
E-Mail: direction@cssf.lu

**Data de aprovação do Prospeto de Base:** 15/05/2026

**ADVERTÊNCIAS**

O presente sumário deve ser entendido como uma introdução ao Prospeto de Base (o **Prospeto de Base**). Qualquer decisão de investimento nas Obrigações (as **Obrigações**) deverá basear-se na ponderação do Prospeto de Base como um todo, por parte do investidor.

Caso seja proposta uma ação junto de um tribunal relativa à informação constante do Prospeto de Base e às Condições Finais aplicáveis, o investidor autor dessa ação poderá, nos termos da legislação nacional dos Estados-Membros, ter de suportar os custos de tradução do Prospeto de Base antes do início do processo judicial.
Apenas poderá ser assacada responsabilidade civil a quem tenha preparado este sumário, incluindo qualquer tradução do mesmo, caso o mesmo contenha menções enganosas, inexatas ou incoerentes, quando lidas em conjunto com as outras partes do Prospeto de Base, ou não preste, quando lida em conjunto com as outras partes do Prospeto de Base, informação fundamental para a tomada pelos investidores da decisão de investir nas Obrigações.
**Está prestes a adquirir um produto que não é simples e que pode ser difícil de compreender.**

**SECÇÃO B – INFORMAÇÃO FUNDAMENTAL SOBRE O EMITENTE**

**QUEM É O EMITENTE DOS VALORES MOBILIÁRIOS?**

**Emitente: SG Issuer** (ou o **Emitente**)
Domicílio: 10, Porte de France, L-4360 Esch-sur-Alzette, Luxemburgo.
Forma jurídica: Sociedade anónima (société anonyme).
*Código de identificação da pessoa jurídica* (LEI): 549300QNMDBVTHX8H127
Legislação ao abrigo da qual o Emitente exerce a sua atividade: Legislação luxemburguesa.
País de constituição: Luxemburgo.

**Revisor Oficial de Contas: PriceWaterhouseCoopers**
A principal atividade da SG Issuer consiste na obtenção de financiamento através da emissão de *warrants*, bem como de títulos representativos de dívida a colocar junto de clientes profissionais e não profissionais, através de colocadores associados à Société Générale. O financiamento obtido através da emissão desses títulos de dívida é posteriormente emprestado à Société Générale e a outros membros do Grupo.

As ações da SG Issuer são detidas em 99,8 por cento pela Société Générale Luxembourg e em 0,2 por cento pela Société Générale. É uma sociedade totalmente consolidada.

De acordo com os seus estatutos, o Emitente é administrado por um Conselho de Administração Executivo.

Os membros do Conselho de Administração são Yves Cacclin, Thierry Bodson, François Caralp, Olivier Pelsser, Simon-Pierre Silga, Laurent Simonet e Samuel Worobel (individualmente, um **Administrador** e,

coletivamente, o **Conselho de Administração**).

Yves Cacclin, Thierry Bodson, François Caralp, Olivier Pelsser, Simon-Pierre Silga, Laurent Simonet e Samuel Worobel ocupam cargos de gestão a tempo inteiro no grupo Société Générale.

**QUAIS SÃO AS PRINCIPAIS INFORMAÇÕES FINANCEIRAS RELATIVAS AO EMITENTE?**

**Demonstração de resultados**

| (em milhares de euros) | 31 de dezembro de 2025 (auditado) | 31 de dezembro de 2024 (auditado) |
|---|---|---|
| Lucro/prejuízo operacional | 25 | 234 |

**Balanço**

| *(em milhares de euros)* | *31 de dezembro de 2025 (auditado)* | *31 de dezembro de 2024 (auditado)* |
|---|---|---|
| ***Dívida financeira líquida (dívida de longo prazo mais dívida de curto prazo menos caixa)**** | *-5 941* | *-15 575* |
| ***Rácio corrente (ativos correntes/passivos correntes)*** | *N/A* | *N/A* |
| ***Rácio dívida/capital próprio (passivo total/capital próprio total)*** | *N/A* | *N/A* |
| ***Rácio de cobertura de juros (receitas de exploração/despesas com juros)*** | *N/A* | *N/A* |

**A dívida financeira líquida é calculada com base nos seguintes elementos:*

| Dívida financeira líquida | 31/12/2025 | 31/12/2024 |
|---|---|---|
| Obrigações convertíveis em ações (1) | 48 000 | 48 000 |
| Caixa e equivalentes de caixa (2) | -53 941 | -63 575 |
| Total | -5 941 | -15 575 |

(1) classificado na rubrica relativa a “passivos financeiros a custo amortizado” (Financial liabilities at amortized cost), ver nota 4.3 das Demonstrações Financeiras de 2025 e das Demonstrações Financeiras intercalares condensadas de 2025.

(2) classificado no Balanço.

**Fluxo de caixa**

| (em milhares de euros) | 31 de dezembro de 2025 (auditado) | 31 de dezembro de2024 (auditado) |
|---|---|---|
| **Fluxos de caixa líquidos provenientes de atividades operacionais** | 17 671 | 55 941 |
| **Fluxos de caixa líquidos utilizados nas atividades de financiamento** | 27 305 | 34 376 |
| **Fluxos de caixa líquidos provenientes das atividades de investimento** | 0 | 0 |

**QUAIS SÃO OS PRINCIPAIS RISCOS ESPECÍFICOS DO EMITENTE?**

Em caso de incumprimento ou insolvência do Emitente, o investidor apenas terá recurso contra a Société Générale. Em caso de aplicação de medidas de recapitalização interna (*bail-in*) que afetem os valores mobiliários do Emitente ou as Obrigações estruturadas da Société Générale, existe o risco de perda total ou parcial do montante investido ou de conversão em valores mobiliários (capital próprio ou dívida) ou de prorrogação da maturidade, sem qualquer garantia ou compensação.

**SECÇÃO C. INFORMAÇÕES ESSENCIAIS SOBRE OS VALORES MOBILIÁRIOS**

**QUAIS SÃO AS PRINCIPAIS CARACTERÍSTICAS DOS VALORES MOBILIÁRIOS?**

**Código ISIN:** XS3505976970 **Número de Obrigações:** até 30 000

| | | | |
|---|---|---|---|
| **Moeda do Produto** | EUR | **Moeda de Liquidação** | EUR |
| **Admissão à negociação** | Euro MTF Luxembourg | **Valor Nominal** | EUR 1 000 por Obrigação |
| **Investimento Mínimo** | EUR 1 000 | **Preço de Emissão** | 100% do Valor Nominal |
| **Data de Reembolso** | 17/12/2029 | **Reembolso Mínimo** | 100% do Valor Nominal, apenas na Data de Reembolso |
| **Cupão Fixo** | 5,00% | **Limite Mínimo do Cupão Variável** | 0,00% |
| **Cupão Variável** | Desempenho do Índice de Inflação Subjacente, multiplicado pela Participação | **Limite Máximo do Cupão Variável** | 5,00% |
| **Participação** | 120% | | |

| **Nome do Índice de Inflação Subjacente** | **Código Bloomberg** | **Promotor do Índice** |
|---|---|---|
| Eurostat Eurozone HICP Ex Tobacco Unrevised Series NSA | CPTFEMU Index | EUROSTAT |

Este produto é um instrumento de dívida sem colateral e regulado pela lei inglesa.

Este produto foi concebido para pagar um Cupão Fixo e, posteriormente, um Cupão Variável com periodicidade regular dependente do desempenho do Índice de Inflação Subjacente. O produto oferece proteção total do capital investido apenas na Data de Reembolso.

Cupão Fixo:
Na Data de Pagamento do Cupão Fixo, o investidor receberá o Cupão Fixo.

Cupão Variável:
Em cada Data de Observação do Cupão Variável, é observado o Cupão Variável a pagar na Data de Pagamento do Cupão Variável correspondente.
Este montante está sujeito a um mínimo correspondente ao Limite Mínimo do Cupão Variável e a um máximo correspondente ao Limite Máximo do Cupão Variável.

Reembolso Final:
Na Data de Reembolso, o investidor receberá o montante de reembolso final que corresponde a 100% do Valor Nominal.
Informações Adicionais:
- Em cada Data de Observação do Cupão Variável, o desempenho do Índice de Inflação Subjacente corresponde ao valor observado em setembro do mesmo ano dividido pelo valor observado em setembro do ano anterior, menos 100%.
- Os Cupões são expressos como uma percentagem do Valor Nominal.
- Eventos extraordinários poderão conduzir a alterações nas condições do produto ou ao seu vencimento antecipado, podendo resultar em perdas no seu investimento.
- O produto está disponível através de oferta pública, durante o período de oferta aplicável, nas seguintes jurisdições: Portugal.

| | |
|---|---|
| **Data de Emissão** | 17/12/2026 |
| **Data de Reembolso** | 17/12/2029 |
| **Data de Pagamento do Cupão Fixo** | 17/12/2027 |
| **Datas de Observação do Cupão Variável** | 01/12/2028; 01/12/2029 |
| **Datas de Pagamento do Cupão Variável** | 17/12/2028; 17/12/2029 |

**Renúncia aos direitos de compensação**
Os Obrigacionistas renunciam a qualquer direito de compensação e de retenção em relação às Obrigações, na medida do permitido por lei.

**Jurisdição:**
O Emitente aceita a jurisdição dos tribunais da Inglaterra em relação a quaisquer litígios contra si propostos,

reconhecendo que os Obrigacionistas poderão instaurar ações em qualquer outro tribunal competente.

**Graduação:**

As Obrigações constituem obrigações diretas, incondicionais, não garantidas e não subordinadas do Emitente e serão graduadas, pelo menos, *pari passu* com todas as restantes obrigações diretas, incondicionais, não garantidas e não subordinadas do Emitente, presentes e futuras.

O Obrigacionista reconhece que, em caso de medidas de resolução ao abrigo da Diretiva 2014/59/UE tendo por objeto as responsabilidades do Emitente ou as responsabilidades da Société Générale não subordinadas, preferenciais, estruturadas e elegíveis para o rácio LMEE da Société Générale, as Obrigações poderão ser sujeitas a (i) uma redução permanente da totalidade ou parte dos montantes devidos, (ii) a conversão da totalidade ou parte dos montantes devidos em ações ou outros valores mobiliários do Emitente, do Garante ou de outra entidade, (iii) ao cancelamento e/ou (iv) à alteração da maturidade das Obrigações ou alteração das datas de pagamento dos juros ou do respetivo montante.

**RESTRIÇÕES À LIVRE TRANSFERÊNCIA DOS VALORES MOBILIÁRIOS:**

Não Aplicável. Não existe qualquer restrição à livre transmissibilidade das Obrigações, salvo as restrições de venda e transferência potencialmente aplicáveis em determinadas jurisdições, incluindo restrições aplicáveis à oferta e venda a pessoas que não sejam Transmissários Autorizados (*Permitted Transferees*) ou atuem por conta ou em benefício destes.

Um Transmissário Autorizado (*Permitted Transferee*) significa qualquer pessoa que (i) não seja "*U.S. Person*" tal como definida nos termos do Regulamento S; (ii) não seja uma pessoa que venha a ser incluída na definição de "*U.S. Person*" para efeitos da CEA ("*U.S. Commodity Exchange Act*") ou de qualquer regra da CFTC ("*Commodity Futures Trading Commission*"), instrução ou ordem proposta ou emitida ao abrigo da CEA (para evitar dúvidas, qualquer pessoa que não seja "*Non-US person*" definida ao abrigo da Regra 4.7(a)(1)(iv) da CFTC, mas excluindo, para efeitos da subsecção (D), a exceção para qualquer pessoa qualificada elegível que não seja uma "*U.S. Person*", será considerada como uma "*U.S. Person*"); e (iii) não seja uma "US Person" para efeitos das regras definitivas que implementem os requisitos de retenção de risco de crédito da Secção 15G do U.S. Securities Exchange Act de 1934, conforme alterado (as "***US Risk Retention Rules***") (uma **"*Risk Retention U.S. Person*"**).

**ONDE SERÃO ADMITIDOS OS VALORES MOBILIÁRIOS?**

**Admissão à negociação:**
Será apresentado um requerimento de admissão das Obrigações à negociação no *Euro MTF* da *Luxembourg Stock Exchange.*

**Não existe qualquer garantia de que a admissão à negociação das Obrigações seja aprovada ou que seja aprovada com efeitos na Data de Emissão.**

**EXISTE UMA GARANTIA DE PAGAMENTO DOS VALORES MOBILIÁRIOS?**

***Natureza e âmbito da garantia:***

As Obrigações são incondicional e irrevogavelmente garantidas pela Société Générale (o **Garante**) em conformidade com a garantia regida pela lei francesa prestada a partir de 15/05/2026 (a **Garantia**).

As obrigações ao abrigo da Garantia constituem obrigações diretas, incondicionais, não garantidas e não subordinadas do Garante, graduadas como obrigações preferenciais seniores, de acordo com o previsto no Artigo L. 613-30-3-I-3º do Código Monetário e Financeiro Francês "*monétaire et financier*", e serão graduadas, pelo menos, *pari passu* com todas as outras obrigações preferenciais séniores atuais e futuras, diretas, incondicionais e não garantidas do Garante, incluindo as resultantes de depósitos.

Quaisquer referências a quantias ou montantes devidos pelo Emitente que sejam garantidos pelo Garante ao abrigo da Garantia, deverão ser entendidas como feitas a essas quantias e/ou montantes tal como diretamente reduzidos, e/ou, em caso de conversão em capital próprio, conforme reduzidos pelo montante dessa conversão, e/ou conforme a cada momento, e/ou de qualquer outro modo, alterados, em resultado da aplicação de medidas de recapitalização interna (*bail-in*) determinadas por qualquer autoridade relevante, nos termos da Diretiva 2014/59/UE do Parlamento Europeu e do Conselho da União Europeia.

***Descrição do Garante:***

O Garante, Société Générale, é a sociedade-mãe do Grupo Société Générale.

Domicílio: 29, boulevard Haussmann, 75009 Paris, França.
Forma jurídica: Sociedade anónima (*société anonyme*).
País de constituição: França.
Código de identificação da pessoa jurídica (LEI): O2RNE8IBXP4R0TD8PU41

O Garante pode, numa base regular, tal como definido nas condições estabelecidas pelo Comité Francês de Regulação Bancária e Financeira, efetuar transações que não as acima mencionadas, incluindo, nomeadamente, a corretagem de seguros.

Em geral, o Garante pode realizar, por sua conta, por conta de terceiros ou conjuntamente, quaisquer operações financeiras, comerciais, industriais, agrícolas, mobiliárias ou imobiliárias, direta ou indiretamente relacionadas com as atividades acima mencionadas ou suscetíveis de facilitar a realização das mesmas.

***Informação financeira fundamental sobre o Garante:***

**Demonstração de resultados**

| (em milhões de euros) | Primeiro trimestre de 2026 (auditado) | 31/12/2025 (auditado) | Primeiro trimestre de 2025 (auditado) | 31/12/2024 (auditado) |
|---|---|---|---|---|
| Receita líquida de juros (ou equivalente) | N/A | 10 069 | N/A | 9 892 |
| Receita líquida de taxas/comissões | N/A | 5 180 | N/A | 6 226 |
| Perda líquida por imparidades sobre ativos financeiros | (355) | (1 477) | (344) | (1 530) |
| Resultados líquidos de operações de negociação | N/A | 11 729 | N/A | 10 975 |
| Medida do desempenho financeiro utilizada pelo Emitente nas demonstrações financeiras, como o resultado operacional | 2 421 | 9 916 | 2 135 | 8 316 |
| Resultado líquido ou perdas (para demonstrações financeiras consolidadas, resultados líquidos ou perdas atribuíveis aos acionistas da sociedade-mãe) | 1 696 | 6 002 | 1 608 | 4 200 |

**Balanço**

| (em mil milhões de euros) | Primeiro trimestre de 2026 (auditado) | 31/12/2025 (auditado) | Primeiro trimestre de 2025 (auditado) | 31/12/2024 (auditado) | Valor resultante do mais recente processo de revisão e avaliação prudencial (SREP) |
|---|---|---|---|---|---|
| Ativo total (Ativo Total) | 1 627 | 1 547 | 1 554,4 | 1 574,0 | N/A |
| Dívida sénior (Instrumentos de dívida emitidos) | 150,35 | 151,4 | 154,3 | 162,2 | N/A |
| Dívida subordinada (Dívidas subordinadas) | 12,84 | 12,6 | 16,1 | 17 | N/A |
| Empréstimos e créditos a clientes (Empréstimos a clientes a custo amortizado) | 463,29 | 454,5 | 447,8 | 454,6 | N/A |
| Depósitos de clientes (Depósitos de clientes) | 538,8 | 525,8 | 521,1 | 531,7 | N/A |
| Capital próprio total (Capital próprio total dos acionistas, subtotal do | 71 | 70,1 | 70,6 | 70,3 | N/A |

| | | | | | |
|---|---|---|---|---|---|
| capital próprio, participação do Grupo) | | | | | |
| Crédito não produtivo (NPLs) (com base no valor líquido contabilístico) / Empréstimos e créditos a receber (Empréstimos de reembolso incerto) | 14,3 | 14,3 | 14,3 | 14,4 | N/A |
| Rácio Common Equity Tier 1 capital (CET1) (ou outro rácio de adequação prudencial dos fundos próprios relevantes, dependendo da emissão) (Rácio Common Equity Tier 1) | 13,5%(1) | 13,5%(1) | 13,4%(1) | 13,3%(1) | 10,26%** |
| Rácio de capital total (Rácio de capital total) | 18,8%(1) | 18,5%(1) | 19,1%(1) | 18,9%(1) | N/A |
| Rácio de alavancagem calculado de acordo com o quadro regulamentar aplicável | 4,4%(1) | 4,47%(1) | 4,4%(1) | 4,34%(1) | N/A |

**Tendo em conta as reservas regulamentares combinadas, o nível do rácio CET1 faseado que desencadearia o mecanismo do Montante Máximo Distribuível (MDA) seria de 10,26% em 31/03/2026.
(1) Rácio *phased-in*.

O relatório de auditoria não contém qualquer reserva.

***Principais riscos específicos do garante:***

*Devido ao papel da Société Générale como garante e contraparte das transações de cobertura de risco do Emitente, os investidores estão essencialmente expostos ao risco de crédito da Société Générale e não têm qualquer recurso contra o Emitente em caso de incumprimento por parte deste.*

**QUAIS SÃO OS PRINCIPAIS RISCOS ESPECÍFICOS DOS VALORES MOBILIÁRIOS?**

Qualquer venda das Obrigações antes da Data de Reembolso prevista implicará a perda da proteção total do capital investido.

Certas circunstâncias excecionais podem ter um efeito negativo na liquidez do produto. O investidor poderá não conseguir vender o produto facilmente ou poderá ter de o vender a um preço que resulte numa perda total ou parcial do montante investido.

O valor de mercado das Obrigações depende da evolução dos parâmetros de mercado no momento da saída (nível de preços do(s) Ativo(s) Subjacente(s), taxas de juro, volatilidade e spreads de crédito) e pode, portanto, resultar num risco de perda total ou parcial do montante inicialmente investido.

Eventos não relacionados com o(s) Ativo(s) Subjacente(s) (por exemplo, alteração da lei, incluindo alterações fiscais, força maior e número de valores mobiliários em circulação) podem levar ao reembolso antecipado das Obrigações e, por conseguinte, à perda total ou parcial do montante investido.

Eventos que afetem o(s) Ativo(s) Subjacente(s) ou operações de cobertura de risco podem levar a ajustes, desindexação, substituição do(s) Ativo(s) Subjacente(s), ou reembolso antecipado e, consequentemente, a perdas do montante investido, inclusive no caso de proteção do capital.

Se a moeda das principais atividades do investidor for diferente da moeda do produto, o investidor está exposto ao risco cambial, especialmente no caso de controlos cambiais, o que pode reduzir o montante investido.

O nível de um Índice de Inflação pode refletir com atraso, ou não acompanhar de outra forma, o nível efetivo de inflação na jurisdição relevante.

O Índice de Inflação relativo à área geográfica subjacente ao produto pode diferir de outros índices de inflação disponíveis para a mesma área geográfica ou pode não estar perfeitamente correlacionado com a taxa de inflação efetivamente observada pelos investidores. O Índice de Inflação utilizado para indexar qualquer montante devido ao abrigo das Obrigações pode corresponder a um mês anterior, em vários meses, à Data de Pagamento desse montante, podendo, por conseguinte, diferir significativamente da taxa de inflação observada

nessa data.

**SECÇÃO D - INFORMAÇÕES FUNDAMENTAIS SOBRE A OFERTA DE VALORES MOBILIÁRIOS AO PÚBLICO E/OU ADMISSÃO À NEGOCIAÇÃO NUM MERCADO REGULAMENTADO**

**EM QUE CONDIÇÕES E PRAZOS POSSO INVESTIR NESTES VALORES MOBILIÁRIOS?**

**DESCRIÇÃO DOS TERMOS E CONDIÇÕES DA OFERTA:**

**Jurisdição(ões) de Oferta Não Isenta(s):** Portugal

**Período da Oferta:** De 20/10/2026 a 14/12/2026

**Preço da Oferta:** As Obrigações serão oferecidas ao Preço de Emissão.

**Condições a que a oferta está sujeita:**
As ofertas das Obrigações estão condicionadas à sua emissão e a quaisquer condições adicionais estabelecidas nas condições normais de atividade dos intermediários financeiros, notificadas pelos mesmos aos investidores.
O Emitente reserva-se o direito de encerrar o Período da Oferta antes do respetivo termo, por qualquer razão. O Emitente reserva-se o direito de retirar a oferta e cancelar a emissão das Obrigações por qualquer razão, a qualquer momento, na Data de Emissão ou antes da mesma.

Para afastamento de quaisquer dúvidas, se tiver sido apresentado um pedido por um potencial investidor e o Emitente exercer esse direito, esse investidor não terá o direito de subscrever ou adquirir as Obrigações.
Em qualquer caso, será publicada uma notificação aos investidores sobre o encerramento antecipado ou retirada da oferta, conforme aplicável, no sítio *Web* do Emitente (http://prospectus.socgen.com).

**Preço de emissão:** 100 % do Montante Nominal Agregado

**Estimativa das despesas totais relacionadas com a emissão ou a oferta, incluindo as despesas estimadas cobradas ao investidor pelo Emitente ou pelo oferente:**
Os custos pontuais (custos de entrada), os custos recorrentes e as potenciais penalizações de saída antecipada podem ter um impacto no retorno que o investidor pode obter do seu investimento.

**Plano de distribuição:** O produto destina-se a investidores não profissionais e será oferecido em Portugal.

**QUEM É O OFERENTE E/OU A PESSOA QUE SOLICITA A ADMISSÃO À NEGOCIAÇÃO?**
Société Générale como Intermediário Financeiro
Tour Société Générale - 17 Cours Valmy
92987 Paris La Défense Cedex, França
Domicílio: 29, boulevard Haussmann, 75009 Paris, França.
Forma jurídica: Sociedade anónima (*société anonyme*).
Lei aplicável: Lei francesa.
País de constituição: França

**POR QUE MOTIVO ESTÁ A SER ELABORADO ESTE PROSPETO DE BASE?**

Este Prospeto de Base é elaborado para efeitos da oferta pública das Obrigações.

**Motivos da oferta e utilização das receitas:**
O produto líquido de cada emissão de Obrigações será utilizado genericamente para o financiamento do Grupo Société Générale, o que inclui a obtenção de lucros.

**Receitas líquidas estimadas:** Não aplicável

**Garantida Subscrição**: Existe um acordo de colocação com garantia de subscrição com**:** Société Générale

**Interesses das pessoas singulares e coletivas envolvidas na emissão/oferta:**

Com exceção das comissões, se existirem, a pagar ao Intermediário Financeiro, e tanto quanto é do conhecimento do Emitente, nenhuma pessoa envolvida na emissão das Obrigações tem interesses relevantes na oferta. O Intermediário Financeiro e as suas afiliadas realizaram, e poderão vir a realizar no futuro, operações de banca de investimento e/ou de banca comercial com o Emitente e as suas afiliadas no decurso normal da sua atividade, podendo prestar-lhes outros serviços. A Société Générale desempenhará funções de fornecedor de instrumentos de cobertura de risco ao Emitente das Obrigações e de Agente de Cálculo das

Obrigações.

Não pode ser afastada a possibilidade de existirem conflitos de interesses emergentes, por um lado, das diferentes funções desempenhadas pela Société Générale e, por outro lado, entre os interesses da Société Générale no desempenho dessas funções e os interesses dos Obrigacionistas.

Além disso, tendo em conta as atividades bancárias desenvolvidas pela Société Générale, poderão surgir conflitos entre os interesses da Société Générale no desempenho destas funções (incluindo relações comerciais com os emitentes dos instrumentos financeiros subjacentes às Obrigações ou a posse de informação não pública relativa aos mesmos) e os dos Obrigacionistas. Por último, as atividades da Société Générale sobre o(s) instrumento(s) financeiro(s) subjacente(s), por conta própria ou por conta dos seus clientes, ou a celebração de operações de cobertura de risco, podem igualmente ter impacto no preço desses instrumentos e na sua liquidez, podendo, por conseguinte, entrar em conflito com os interesses dos Obrigacionistas.